



O C W E N

Ronald Faris  
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September 29, 2010

Making Home Affordable Compliance  
8000 Jones Branch Drive  
Mailstop C3F  
McLean, VA 22102  
Attention: J.T. Warner

Subject: Initial Certification

Dear Mr. Warner,

In compliance with Supplemental Directive 10-6, enclosed is the executed Form of Initial Certification for Ocwen Loan Servicing, LLC ("Ocwen"). Ocwen has reviewed the requirements for certification and can attest to the following statement:

As the date of this letter, there are no instances of non-compliance, either through internal or external reviews, which would have a material effect on Ocwen's ability to comply with Program requirements.

Ocwen has a comprehensive Internal Audit process implemented to ensure compliance with all aspects of HAMP and the scope of this certification falls within this process.

With regard to Subsequent Certifications, Ocwen elects to retain the current cycle with the next certification effective date being June 30, 2011.

Sincerely,